



**Delivering advice
for everyone,
for over 80 years**

Citizens Advice Birmingham
Annual Review 2019/20



**citizens
advice**

Birmingham

Your Local Advice Charity
Registered No: 519639

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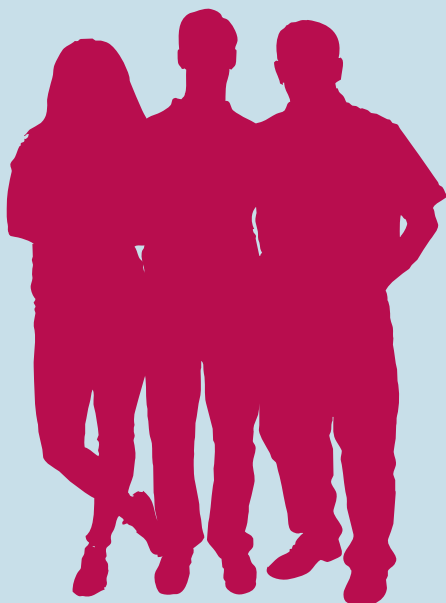
Our Impact

Citizens Advice Birmingham provides independent, impartial and confidential advice that is free at the point of delivery.

We help clients to understand both their rights and responsibilities, ensuring they are able to make informed choices about the problems they face so they can lead independent and healthy lives.

- **Our advice changes lives:**
80% of people say our advice has improved their life, including improving their health and finances
- **Our advice makes people more resilient:**
2 in 3 people we help say that, after getting advice, they feel more confident to handle a similar problem in future
- **Our advice improves mental wellbeing:**
82% of clients who access our mental health service say our advice helps to reduce their stress and anxiety.
- **Our advice empowers people:**
3 in 4 people we help say that, after getting advice, they feel more knowledgeable regarding their rights

Overall, **87%** of our clients rated their experience of our service as positive or very positive and **100%** were positive or very positive about recommending our service to others.



The year in numbers:

 **28,924**
clients assisted

 **83,792**
issues dealt with

 **1,265** outreach sessions delivered in hospitals, libraries, job centres, HMP Birmingham, Birmingham Magistrates' Court and mental health venues across Birmingham

an additional
£ £19,331,354
of income secured for clients

£ £1,935,325
of clients' debt written off

 **1,321** clients facing repossession supported, resulting in

86% avoiding eviction from their homes

 **62** volunteers gave
29,610 hours of their time

A message from our Chair and Chief Executive

This is my first report as the chair of Citizens Advice Birmingham, and I thought I would use it to reflect on my first year in the role. Although this report covers the period up to March 2020, I feel that I must mention the past few months between March and the late summer and the unprecedented times we have all lived through.

It has been a challenging year for everyone, including the many people involved in the work of Citizens Advice Birmingham. Despite the pandemic, and other challenges, our staff and volunteers have continued to help and support the people of Birmingham.

They have managed to develop and adapt to totally different ways of working. All this has been achieved during a time of uncertainty and under considerable pressure, developing and implementing new approaches rapidly and decisively.

I want to express my heartfelt thanks to everyone involved in working in, and supporting, Citizens Advice Birmingham for all their hard work and willingness to do what has been needed to continue delivering services for the people of Birmingham during these difficult times. This includes all the volunteers, staff and management team associated with Citizens Advice Birmingham. I would also like to thank my fellow trustees for their commitment to the charity.

For the future, the funding situation remains challenging and, with the uncertainty about the wider impact of the pandemic, the medium to long term future for funding is uncertain.

As always, the level of need in Birmingham will exceed our capacity to provide support at our current level of funding. The indications are that there is likely to be a substantial increase in demand for our services over the next year. The longer-term impacts of the pandemic are likely to include increases in redundancy and debt and an increase in the number of people and families at risk of eviction.

Citizens Advice Birmingham has a strong record of delivering a range of high-quality services and support with limited and changing finances. As a trustee board and management team, we are committed to maintaining and developing our services and the support we offer to the people of Birmingham. We will continue to seek new funding and constantly review our services. Our priority must be to ensure that we can continue to advise as many people as possible to help them resolve their problems.

Chief Executive's report

At the time of writing, we are in the midst of the Covid-19 pandemic which has impacted each and every one of us and the way we work, live and spend our leisure time.

For Citizens Advice Birmingham (CAB), this has meant rapid changes to ensure we can continue to provide our vital services to the people of Birmingham whilst staying safe and working from home. Since March 2020, we have delivered all of our services via telephone and webchat; continuing to provide the services that our clients expect from us.

Paul Southon, Chair of Trustees, pays tribute in his report to our staff and volunteers for their sterling efforts to keep services open and available and I would like to add

my thanks here too. But, whilst I do not want to underplay the seriousness of the current situation and the likely health and economic impact on clients and the citizens of Birmingham for some time to come, I would also like to acknowledge the excellent work provided by Citizens Advice Birmingham throughout the past year.

Our teams of paid staff and volunteers have provided free, confidential, independent and impartial advice to almost 29,000 clients, assisting with 83,792 issues. Despite ever increasing demand, our teams have done their best to help as many people as possible whilst maintaining our excellent quality standards. We continue to have high levels of client satisfaction with 87% of clients rating their experience of our service as positive or very positive and 100% were positive or very positive about recommending our service to others.

The funding environment continues to be challenging, but we successfully secured a new contract with Birmingham City Council (BCC) for our generalist advice service, and another with BCC to continue to provide benefits support to people with mental health issues. April 2019 saw the launch of Help to Claim – a national Citizens Advice service providing support to people needing to claim Universal Credit. Our debt work continues to be funded by the Money and Pensions Service, and our benefits support to people affected by cancer is funded by Macmillan.

Our thanks to all our funders and to those who made donations or fundraised for us over the year. Thank you too to the companies and professionals who have provided us with 'in-kind' or pro bono support, which has given us valuable expertise when we needed it. A

special thanks to Linden Thomas (our former Chair of Trustees) and the Birmingham Law Society for choosing CAB as their joint charity of the year, and for the money they raised from a variety of fundraising events. All of this help is critical to us being able to continue to provide our services.

We know that, post-Covid-19, the funding situation is likely to be even more difficult as many organisations have lost income due to the cancellation of fundraising events this year. Our services are going to be in demand more than ever and it is vital that we secure sufficient funding to continue to provide our services to the people of Birmingham during further difficult times.

Finally, this has been our 80th birthday year, which we have marked with celebrations and cakes, and a glance back at the staff and volunteers who came before us. The reflections on the past give you a glimpse of our history and, as this report shows, from the start of World War II to the current Covid-19 crisis, we have been committed to helping the people of Birmingham when they need it most.



Paul Southon
Chair of Trustees



Janice Nichols
Chief Executive

Generalist Advice

This year, the Generalist Advice service has assisted 13,601 clients with 27,860 enquiries.

Until September 2019, the service was supported through the Birmingham City Council Legal Entitlement Advice Services contract, which we delivered in partnership with other local advice providers, Spitfire Advice & Support Services and Birmingham Settlement.

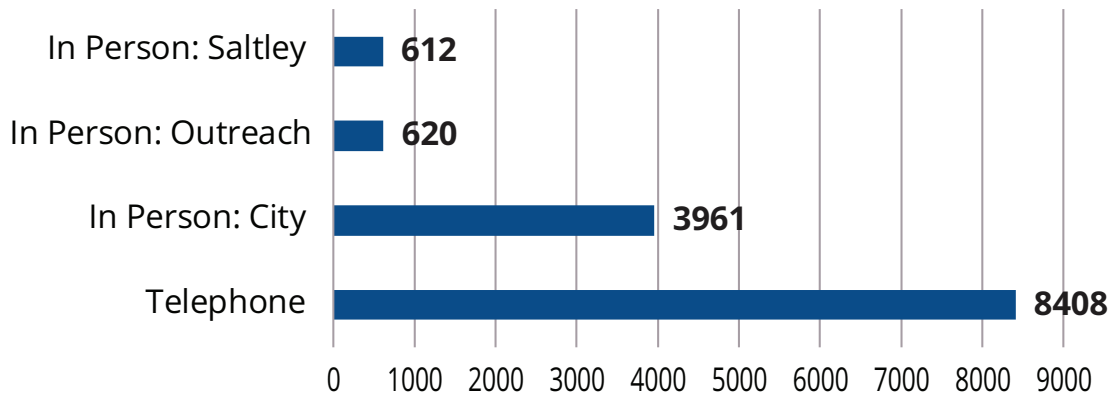
Through this contract we assisted approximately 8,500 clients with over 22,000 enquiries by way of a telephone advice service plus in-person delivery at our City Centre Office and the former neighbourhood office in Saltley.

From October 2019, we secured a replacement contract with Birmingham City Council to deliver a city-wide telephone advice service, together with an in-person service at six outreach venues in the East and South areas of the city.

While contractual requirements have enabled us to continue to provide in-person provision to those clients who need it, the telephone has continued to be the primary means of access, with 62% of clients assisted via this channel.

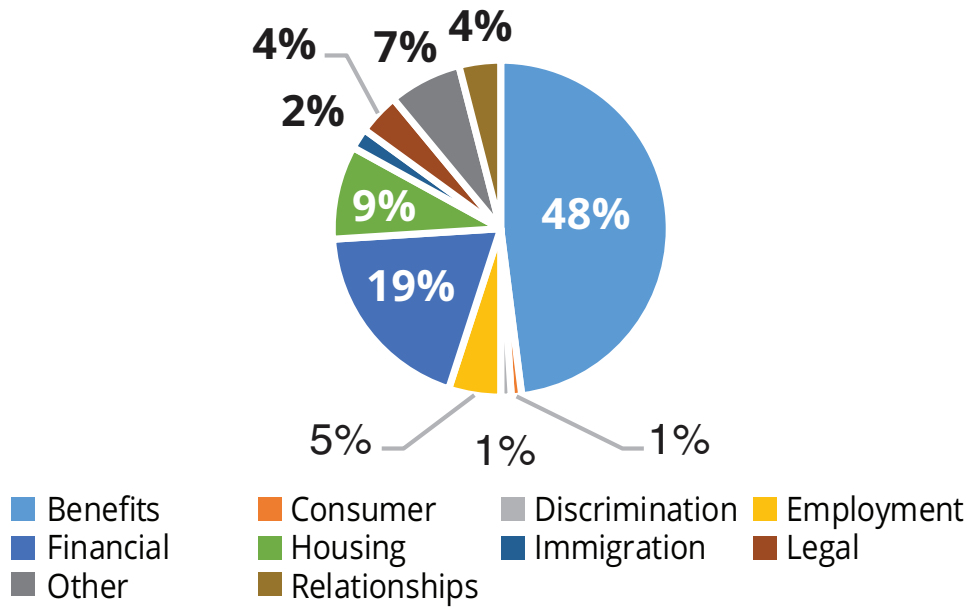
The in-person service has typically focused on assisting the most vulnerable clients who find it difficult to access services by telephone or digital means.

Clients by Access Channel April 2019-March 2020



While enquiries presented to the Generalist Advice service are varied, with advice provided on all enquiry areas, the majority of our work has involved assisting with welfare benefits enquiries, which accounted for 48% of all issues.

Enquiry Areas 2019-20



Our Generalist Advice service does not assist with debt enquiries which are handled by a dedicated, specialist team.

“Thank you so very much for all your hard work. You have made our lives so much better; we know that without your help this would not have been possible.”

Our Telephone Advice Line team remains at the heart of our Generalist Advice service.

“I can honestly say that [your Adviser] has been the first person I have spoken to in many, many years and in all different capacities that has listened, helped, is coherent, efficient and was very professional”

Telephone Advice Line Team



Universal Credit: Help to Claim

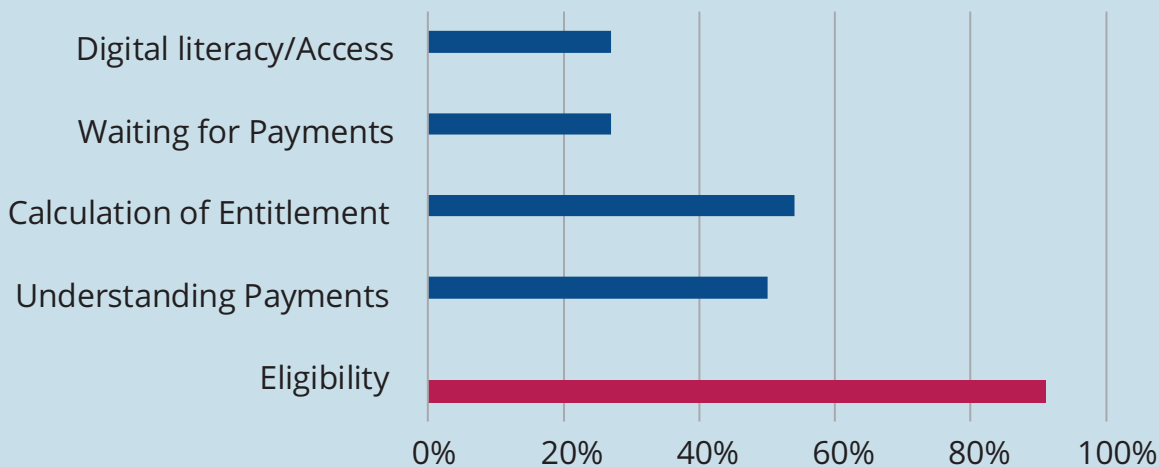
On 1st April 2019 we commenced delivery of the new Universal Credit: Help to Claim contract. Funded by the DWP via national Citizens Advice, this service assists people to make new claims for Universal credit.

Universal Credit is a complex benefit, with many components, and making and managing a claim requires a level of digital literacy that many people do not have.

Assistance from the Help to Claim team is invaluable in helping clients to identify their entitlement, how much they should be receiving and the evidence they need to support their claim. Additionally, the team also support clients to make their claim on line, either talking them through the process or, where necessary, providing direct digital assistance.

This year we have helped 4,553 people make claims, achieving over £5 million in previously unclaimed benefits income.

Universal Credit issues we helped with this year:



Covid-19 and Universal Credit

The Covid-19 pandemic has caused a surge in demand for assistance with Universal Credit resulting in increased demand on the Help to Claim service as high numbers of people needed to claim due to job loss, layoffs and reduced income. Despite the need to work from home, and the shift to all services being by telephone only, the team coped well with the demand and have made a real difference to the lives and peace of mind of clients during the crisis.

"I just wanted to contact you to say how amazing your team is - during this stressful time we have been trying to find out if we are eligible for any benefits as my husband is self-employed. We had problems with our UC accounts, and we have tried to contact someone for help through various methods but always hit a wall.

I rang CA and was put through to Pamela - just wanted to say what an absolute gem she is, she spent ages on the phone and talked us through everything and helped us with our issue and talked us through completing our claim. She was so helpful and friendly, just what we needed at this stressful time!"

"I have just been speaking with an adviser and really felt compelled to write an email of thanks and appreciation for his brilliant service and advice received.

He has really helped me make informed decisions and has given me information that was relevant and extremely helpful."

"Thanks to the adviser for his time and exceptional service especially today when I needed it the most."

"Please convey my words of gratitude to him and wishing you all the very best of health in such terrible times".

Avoiding Homelessness

In 2019/20 we represented



1,321 clients

through the Duty Possession Scheme

With our help



86% of clients

avoided eviction from their home

We dealt with



£9,866,438

of mortgage and rent arrears

The County Court Welfare Office (CCWO) is based in Birmingham County Court. We represent clients at court through the Duty Possession Scheme (DPS) which is managed by solicitors from the Community Law Partnership. The purpose of the DPS is to ensure that people attending court who are at risk of being homeless can be represented by a Duty Adviser.

Specialist housing solicitors represent clients at rent possession proceedings; the County Court Welfare Office represents clients at mortgage possession proceedings, and we represent clients who have made an application to suspend a warrant for their eviction

The Legal Aid Agency had sought to introduce new criteria for DPS contracts which would have meant that the CCWO would no longer have

been able to take part. Whilst the current DPS contract has been extended to 30th September 2021, it is not certain what service will be provided thereafter.

Although the future of the County Court Welfare Office is uncertain, we hope that we will still be able to offer this valuable service for many more years.

Pauline's story

Pauline is a tenant of a Housing Association. She is a single parent with four young children. Two of Pauline's children have significant health conditions. Pauline is in receipt of Income Support and Child Tax Credit, and she is subject to the Benefit Cap which means her housing benefit had been reduced by £100 per week.

Pauline had not been able to afford to pay the rent and her rent arrears had built up to £4,000. Her Housing Association landlord had consequently obtained an order for possession which enabled them to apply for a warrant of eviction after 28 days.

Pauline applied to suspend the warrant for her eviction, and she sought the assistance of an Adviser from our County Court Welfare Office. Pauline had already made a claim for Discretionary Housing Payment (DHP) to assist with the payment of her rent, but she had still not received a decision from Benefit Services by the date of the court hearing.

Our Adviser identified that the two children with health conditions may qualify for Disability Living Allowance (DLA) which would mean that Pauline would be exempt from the Benefit Cap.

The Housing Association opposed Pauline's application to suspend the warrant for her eviction. Our Adviser was successful in persuading the court to adjourn the hearing to enable a decision to be made on the application for DHP and for Pauline to apply for DLA for her children.

At the final hearing, the Benefit Cap had been removed, Pauline's rent was being met in full by Housing Benefit and her rent arrears had been reduced by a backdated payment of Housing Benefit of £800.

The Housing Association confirmed that they would agree to suspend the warrant for eviction but only if Pauline agreed to pay £50 each week towards her rent arrears. This was a rate of payment that Pauline could not afford to make.

Our Adviser made submissions to court to explain that Pauline would be able to maintain payments on a regular basis at a rate that she could afford and the court ordered that the warrant for eviction be suspended on payment of £5 each week towards the reduction of the arrears. Pauline was delighted that she and her children were not evicted and that they were able to remain in their home. She told us:

"I don't know what we would have done without your help and support. I was so worried that my family may have been separated if we had not been able to keep in our home. [Your Adviser] was brilliant and without her I would not have known that I could claim extra benefits for my disabled children. I am very grateful to Citizens Advice."



the
community law
partnership

Volunteers: access to opportunities

Every one of the 13,601 clients who were assisted by our Generalist Advice service during 2019/20 received direct help from one of our highly trained volunteers.

Throughout the year, our team has averaged 50 volunteers at any given time; this equates to each volunteer having helped 272 clients!

With the assistance provided by our volunteers spanning all enquiry areas and encompassing all advice levels, the work of our volunteers has been both far reaching and invaluable. This is reflected in the overwhelmingly positive feedback we get from clients.

The onset of the Covid-19 pandemic resulted in changes to volunteering as staff were moved to home working in line with government guidance. Although this meant that many of our volunteers were unable to continue their contribution, a small but increasing group have volunteered from home; answering calls on the telephone helpline, carrying out volunteer benefit appointments by phone, contributing to research campaigns and communication work and helping with administration.

“I was delighted you were offering remote volunteering opportunities, and very eager to start!”

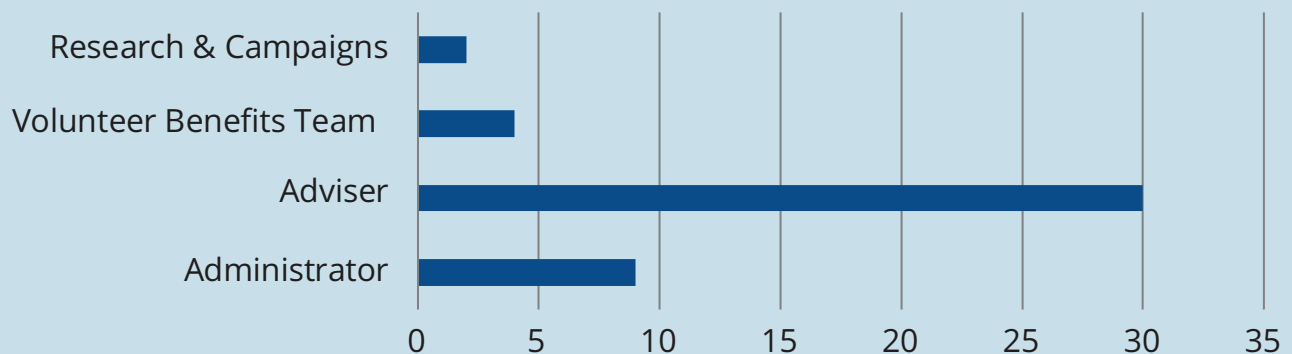
“The demand on the service is huge during Covid-19 with the all the new UC claims and other issues. I am very happy to help out by remote working as a volunteer”

The profile of our volunteers

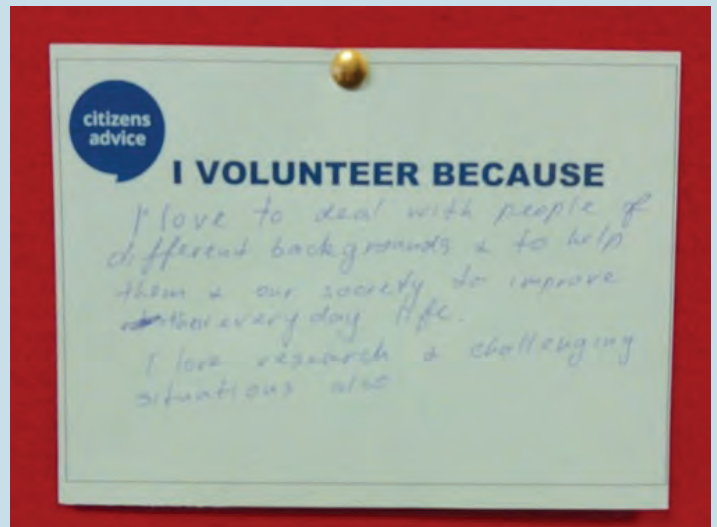
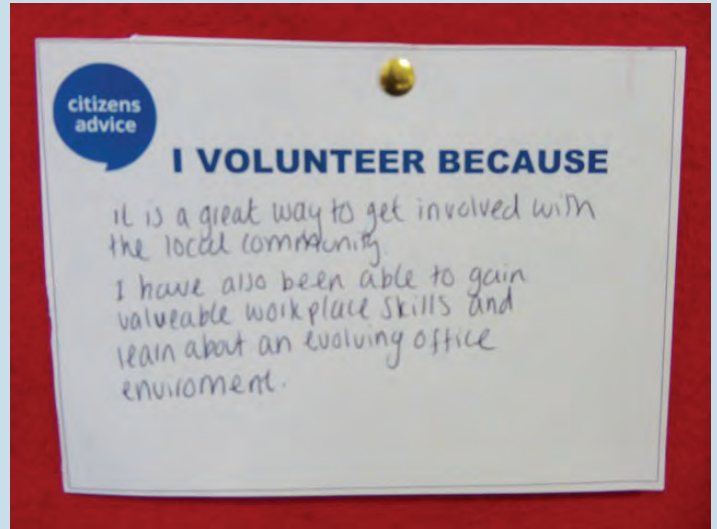
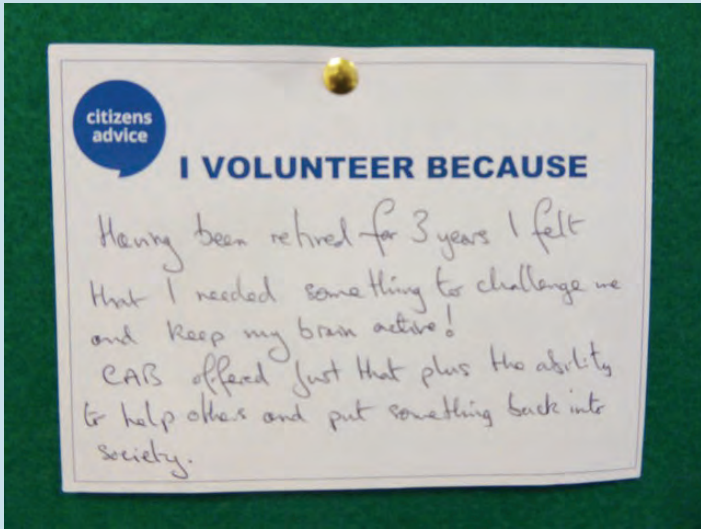
As our volunteers contribute so much to our organisation, it is pleasing to know that volunteering also brings them personal benefit, in both the support they receive from Citizens Advice Birmingham and the opportunities we provide for their training, experience and development.

During the year, 39 of our volunteers moved into paid employment or further educational opportunities, assisted by the experience they gained from volunteering with us.

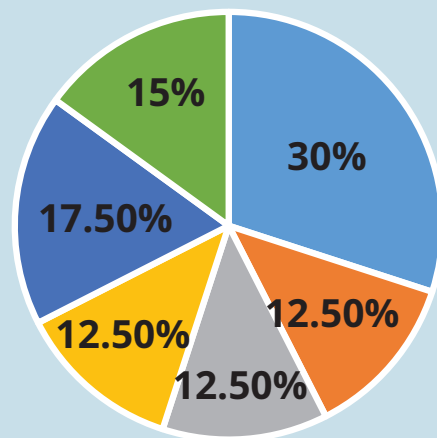
Volunteer Roles



We asked our volunteers why they volunteered for Citizens Advice Birmingham. These are some of their replies:



Ages



■ Under 25 ■ 26-35 ■ 36-45 ■ 46-55 ■ 56-60 ■ Over 60

Supporting Wellbeing

The Wellbeing team



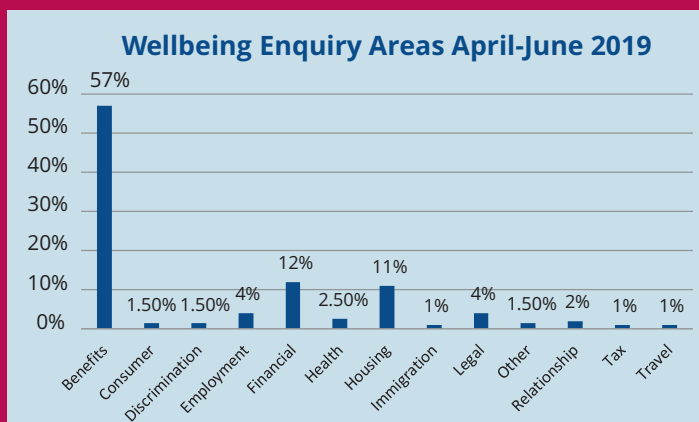
The Wellbeing Project aims to address the negative impact of social problems on physical and mental health.

Problems in relationships or at work can cause stress, and issues such as inadequate housing or insufficient income to afford life's essentials have significant impact on physical health.

This is now widely recognised by health care professionals who increasingly take a holistic approach to managing health needs.

The Wellbeing Team provides a means for GPs and other clinical staff to refer patients into our service for help with their non-medical concerns. Evidence from patient feedback shows that this not only contributes to improved overall health, but, in some cases, reduces the reliance of patients on their medical team.

This year thanks to continued funding from Birmingham and Solihull Clinical Commissioning Group, our Wellbeing team has been able to deliver advice to 2,586 patients from 32 GP surgeries across the city, assisting with a total of 3,274 enquiries.



"The information I received was brilliant and really informative. Citizens Advice is one of the few places that have given me some positive advice".

"CAB have done an absolute great job and without the help I would have been completely lost. I was pointed in the right direction with the information and the adviser gave me confidence"

"I had a really good positive experience and was impressed by the way the service helped. I wasn't expecting the amount of help I received and would advise anybody that needs help to go to Citizens Advice."

"A big thank you to all of the wellbeing team for all the help and care they have shown me throughout; it's very much appreciated."

"I was treated with extreme respect by the lady I spoke with. The service I received was spot on, they did their job and were absolutely brilliant."

80 years of Citizens Advice in Birmingham, 1939 – 2019

During 2019, we celebrated 80 years of providing free, confidential advice to anyone who needs our help.

How it all began

When war was declared in September 1939, 31 advice bureaux were opened across the city supported by 20 voluntary organisations and church-based groups. No-one knew what problems would arise during the early days of war nor what type of advice would be required so the bureaux evolved to meet these needs as they arose.

The post-war years

In 1947, a registration scheme was introduced to make further improvements in standards. 10 Birmingham bureaux were registered in the first year of the scheme and Birmingham City Council made its first grant of £200 to the city's advice services.

Our Silver Jubilee

By 1964 the work of Birmingham Citizens Advice Bureau (CAB) had grown considerably and over 500 enquiries were being dealt with each week. Family problems, housing queries, hire purchase difficulties and arrangements for legal aid were the most numerous issues brought by clients but almost every likely – and unlikely – facet of a person's life is shown in the records of any one week.

The 1980s

The 1980s saw the work of Birmingham CAB change considerably as the worldwide recession led to extensive changes in the economic make-up of the region and ensuing social changes.

Client enquiries were around 100,000 per year, a figure that was rising by about 10% each year. Consumer problems accounted for 30% of enquiries with family issues representing 15%. Employment and benefits combined made up

another 15% and were the fastest growing area of enquiry.

2019 Birmingham Law Society joint Charity of the Year

The incoming president of the Birmingham Law Society, Linden Thomas, pledged to support access to justice during her tenure: a priority issue for thousands of people across the Midlands who cannot afford legal representation.

“Citizens Advice Birmingham and the Central England Law Centre both provide vital services, yet there is very little funding to support their work. By raising funds and providing a wider platform for these fantastic organisations, Birmingham Law Society can help ensure that people in the Midlands are able to access fair, affordable legal advice when they need it.”

The ‘new normal’

As we celebrated our 80th year, we continued to adapt and respond to the changing needs of the community, especially those who most need our services.

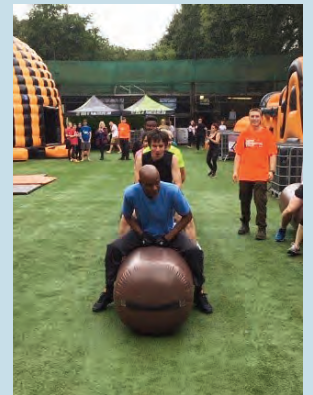
In response to the exceptional circumstances created by the world-wide Covid-19 pandemic, we quickly adapted our services by moving from in-person provision to telephone-based advice with staff and volunteers working effectively from home.

Our Anniversary Year

Volunteers' birthday lunch – June 2019



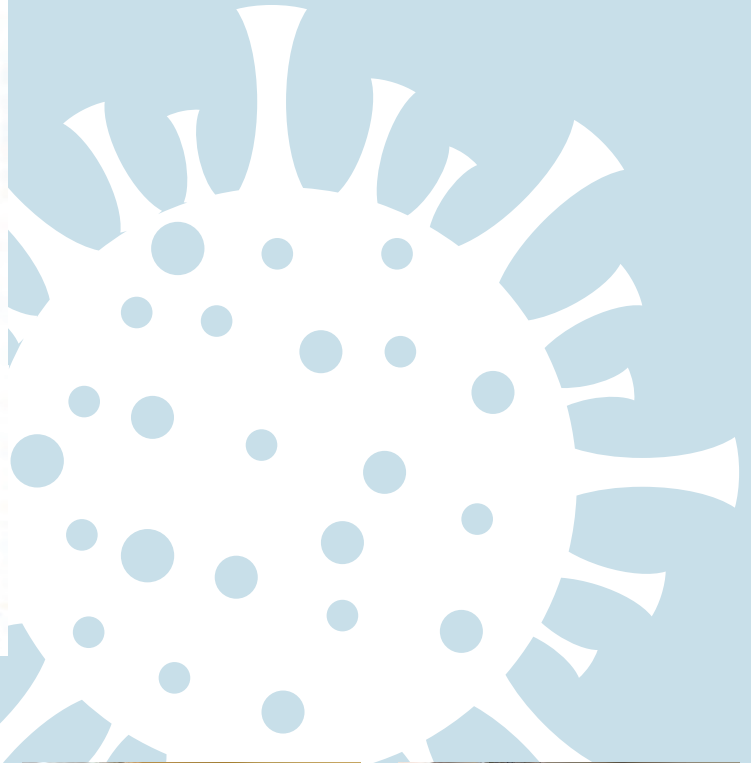
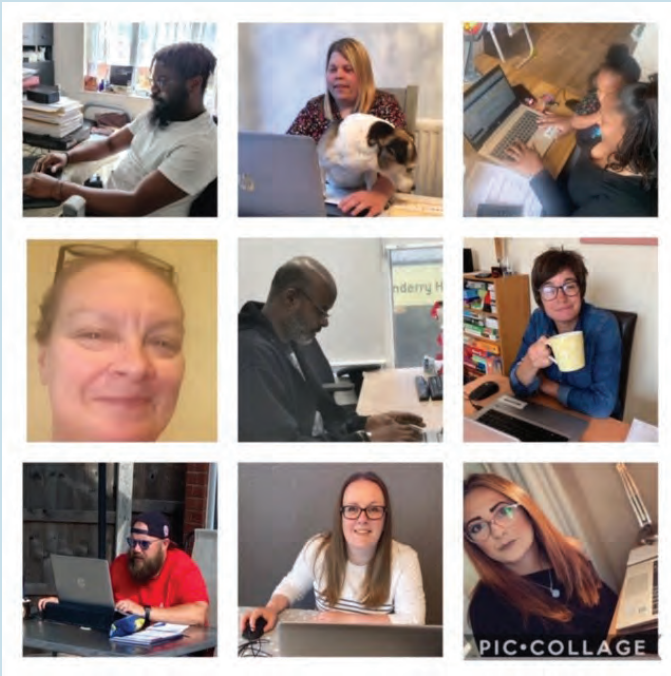
Winning the Birmingham Law Society 'It's a Knockout' – July 2019



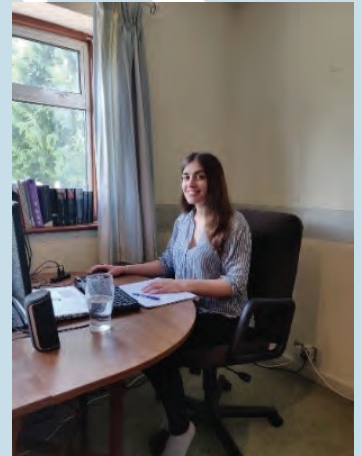
Annual General Meeting – October 2019



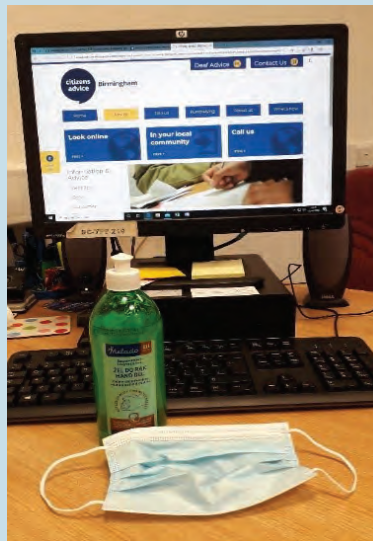
The Covid-19 pandemic - March 2020



Working from home



Our 'Covid-secure' city centre office



Mental Health Support

Poor mental health is frequently linked to problems accessing benefit entitlement as the benefits system is complex and can be difficult to navigate. With approximately 1 in 4 people in the UK experiencing a mental health problem and the overall number of people reporting mental health problems going up in recent years, this has a huge impact on individuals, families and communities.

Our service provides specialist welfare benefits advice to clients with mental health problems, their carers and their families. All clients are referred to us by Community Mental Health professionals and we offer in-person appointments at designated mental health outreach sites with which the clients are already familiar and can easily access.

A dedicated Caseworker completes a comprehensive benefits check with each client to ensure that they are receiving their full benefit entitlement and practical assistance is provided to make benefits claims and to challenge any incorrect decisions. A high number of our Caseworkers caseloads consist of Personal Independence Payments (PIP) appeals.



We assisted **302 clients** with their welfare benefit enquiries, resulting in benefit gains of **£911,086**



80% of clients surveyed said they felt less worried about their finances following our advice



82% said our advice had helped to reduce their stress and anxiety


Throughout 2019/20, we have continued to work in partnership with The University of Law to provide in-depth training to students with regard to the qualifying criteria for disability benefits and Social Security appeal tribunal procedures.

We continue to refer mental health clients to the students for representation at their appeal hearings which provides both essential support for our clients and excellent, hands-on experience for the students.

“You have been able to give me peace of mind, logically and psychologically, by offering your unqualified support in one of the toughest and unforgettable times of my life.”

“You were the only trust for me when I was extremely hopeless and helpless. Whenever you got in touch with me, you hoisted my hope up to cope with an unbearable situation. I did not feel alone at all by seeing your efforts and your actions on my case.”


**“ ... you have saved another life. I was awarded PIP until 2024. This should give me the extra support I need. You have saved me. May God bless and protect you and all your family
THANK YOU”**



“The caseworker is fantastic. He helps make overwhelming tasks seem really manageable.”



“The person who helped me has been amazing. Incredibly patient, informative, empathetic. He is a credit to the service.”



Beverley's story

Beverley is 38 years old and suffers with depression, anxiety and fibromyalgia, experiencing significant joint pain. She had made a claim for Personal Independence Payment (PIP) which had been refused and she was struggling financially so she was referred to us by her psychiatrist for assistance to challenge the PIP decision.

We helped Beverley to lodge a mandatory reconsideration to challenge the PIP decision, writing a detailed statement to show how she met the requirements for the benefit.

Unfortunately, this challenge was unsuccessful, so we supported Beverley to lodge an appeal and obtained supporting medical evidence from the Community Mental Health Team.


When Beverley received a date for the appeal hearing, we prepared a detailed written submission and advised her regarding the hearing procedure and the likely questions. Beverley was very anxious about attending and we arranged for a student from the University of Law to attend the hearing with her.

The appeal was successful. Beverley was awarded enhanced rates for both the mobility and daily living components of PIP, amounting to an extra income of £151 per week.

As the appeal process takes on average 12 months from the date that an appeal is lodged, clients who are successful at the appeal are entitled to a backdated payment. In this case, Beverley received a backdated payment exceeding £7,000.

Following the hearing Beverley sent her Caseworker a thank you card with a note;

‘I just wanted to say thank you for all your help and support during my appeal. You truly are amazing. If it wasn't for you I would have gave up and not fought (sic) for what I was entitled to. You made it so easy for me. You was (sic) a pleasure to speak with!! A massive heartfelt thank you’.



Debt Advice

 **3,860 clients**

£ £7,529,898
total value of clients' debts

 **£1,935,325**
debt written off,
an average of £1,950 per client

 **£419,711**
successfully rescheduled debt

£ £421,650
additional income gained through grants
and benefits

During 2019/20 we have continued to provide debt advice services in local libraries, job centres, HMP Birmingham and other outreach locations across the city, alongside the City Centre office.

Whilst we realise how important in-person debt advice is, we also acknowledge that it is sometimes difficult for clients to visit our City Centre office or an outreach location.

Telephone advice has played an important role in ensuring that these clients do not suffer because of this. In 2019/20, 50% of clients opted for telephone advice which was a 12% increase on the previous year. Some of this increase in telephone advice is attributed to the Covid-19 situation as all our advisers began working from home for the last week of the financial year and all in-person activity ceased.

Our clients continue to struggle with essential bills such as rent and council tax. Clients supported this year had, on average, £1,583 worth of rent arrears, whilst clients presenting with council tax arrears owed an average of £1,242.

Our 12 debt advisers are currently funded by the Money and Pensions Service and Severn Trent Trust Fund to deliver debt advice to the people of Birmingham. Our experienced advisers ensure that all clients are given quality advice, tailored to their situation and they negotiate with creditors on the client's behalf where appropriate.

The challenge in the longer term is the uncertainty around the potential impact of Covid-19 on household finances. We anticipate there will be a high demand for debt advice within the city as debt collection activity resumes.

“I don't know where I would be without all the help you have given me. He is excellent at his job many times going out of his way to help myself and others. No matter how down I may feel before my appointment I come out feeling better than how I felt before “



**Money &
Pensions
Service**



“You are like an angel and have helped me more than I could have expected”

“You have been such a help to me and my family over the last 12mths, its been great thank you”

“You are an absolute star and I can’t thank you enough for everything you’ve done for me”

“It’s so nice to talk to someone who genuinely wants to help”



Fiona’s story

Fiona is a single parent with 4 dependent children who lives in a Local Authority property. When Fiona came to see us, she had recently taken on caring for her nephew as his parents were unable to care for him after intervention from Social Services. Fiona had a residential order and was awaiting a court hearing to obtain a special guardianship order. Birmingham City Council Social Services had advised her that no financial support would be provided and that she would need to claim benefits. Fiona did this and the claim took her over the Benefit Cap limit and therefore her housing benefit was reduced accordingly. As a result, she had accrued arrears and was being threatened with eviction from the property. Due to the Benefit Cap, Fiona’s rent had a shortfall of £75 per week. We applied for a Discretionary Housing Payment (DHP) which was granted and backdated. Her arrears of £868 were cleared and a credit applied to her

rent account of £1200 and the court process for eviction was withdrawn. Fiona was also having deductions made from her Income Support for her water at a rate of £20.98 per fortnight. We applied to The Big Difference Scheme (BDS) which helps people struggling to pay water bills and these deductions were stopped. Fiona now pays her bill via Watercard at a rate of £3.78 per month.

We applied to the Severn Trent Trust Fund (STTF) as Fiona has high arrears from a previous property with a total debt of £838.52. We have also requested a new fridge freezer as the freezer part no longer works and she cannot afford to replace it. We are currently awaiting an outcome from STTF. After getting our advice and support, Fiona can now comfortably afford her household bills and feels in control of her financial situation. With help from our Adviser she is now able to budget her money and ensure her bills are paid.

Macmillan Project

On average, cancer patients are £570 a month worse off because of their cancer diagnosis. This can be due to loss of income, unemployment due to poor health, increased heating bills, additional travel costs and new dietary requirements.

People affected by cancer often struggle to access benefits advice provision. The symptoms of cancer and the side effects of treatment mean it can be difficult to access advice through the conventional channels. Although nurses and doctors can offer valuable guidance on the financial benefits available for people with a cancer diagnosis, often specialist advice is needed with practical support that cannot be met during a clinical consultation.

This project is funded by Macmillan Cancer Support to provide welfare benefits advice to those affected by cancer across Birmingham and Solihull.

The project offers appointments at 15 outreach sessions each week. These are delivered out of six hospitals, 3 hospices and 2 Citizens Advice offices across Birmingham and Solihull. Referrals into the service are via clinical nurse teams, consultants, and other health and social care professionals. Patients can also self refer through our dedicated Macmillan Benefits Helpline which operates for five days every week.

The team regularly attend events in the community and at health care settings to promote the service and to provide welfare benefits education.

WE ARE MACMILLAN. CANCER SUPPORT

During 2019/20, the Macmillan project provided advice and support to



2,690 people

which resulted in total benefit gains of

£

£12,838,761

Mohammad's story

Mohammad is 63, married and lives with his wife in a mortgaged property. Mohammad's wife works full time. He has not worked for 8 years due to ill health and his only income has been Disability Living Allowance (DLA).

When the Department for Work and Pensions sent him a form for Personal Independence Payments (PIP) to complete, Mohammad made the claim and had a medical assessment. Following the assessment, his benefit was withdrawn, and he was left with no income. Mohammad challenged the decision, but his challenge was unsuccessful.

Mohammad suffers from emphysema, depression, complex cardiac disease and lung cancer. He was referred to us for assistance by his Cancer Nurse Specialist.

Our Macmillan Caseworker carefully assessed the merits of Mohammad's case, checking that he met the criteria for PIP. Mohammad told us that his mobility was restricted due to breathlessness and that he needed prompting to eat due to poor appetite, that he struggled to engage with others face-to-face due to the depression and that he needed help with bathing and dressing on a daily basis.

We supported Mohammad to lodge an appeal against the PIP decision, preparing a detailed submission which

explained his care and mobility needs. We also contacted Mohammad's consultants and requested supporting medical evidence, advising the consultants on the criteria for PIP to ensure that the medical evidence was targeted for the benefit appeal.

We represented Mohammad at his appeal hearing and were able to draw the tribunal's attention to the key elements of the case and expand on his answers. The appeal was successful, and Mohammad was awarded PIP amounting to £119.90 per week together with a backdated payment of £8,038.

Mohammad told us that he was very grateful for all the assistance we had provided. He and his wife said that they would not have been able to go ahead with the appeal alone. Mohammad's wife told us that when her husband had lost his DLA, this had placed a lot of stress on their relationship. She stated that Mohammad had felt angry and helpless and that this had led to many arguments. The financial strain on the couple, as Mohammad's wife was the only one with any income, had made things very difficult at home.

Following the successful appeal, both Mohammad and his wife stated that due to the increased household income, a great weight had been lifted from their shoulders and that Mohammad could now focus on his recovery.

Research and Campaigns

As well providing the advice people need for the problems they face, Citizens Advice Birmingham also aims to improve the policies and practices that affect people's lives.

In the course of providing advice, we often uncover unfairness or practices which can disadvantage many people, and which can only be rectified by tackling the issue as an organisation. Much of this activity is undertaken at a national level with Citizens Advice collating data from Local Citizens Advice services around the country to build up a picture of how people are being impacted locally. Research & Campaigns is an important part of Citizens Advice Birmingham and we play our part by gathering data through our day-to-day work, monitoring the issues our clients seek advice about and sharing case studies when they have been called for.

Unfortunately, we do not receive any funding to support our work about Research & Campaigns, but the Trustee Board has identified this work as a priority area which would benefit from improvement. This led to the setting up of the Research & Campaigns Group in 2019 – which is comprised of both staff and trustees. The Group has begun analysing the data that Citizen Advice Birmingham collates as part of our work to identify trends and issues for further consideration. Welfare Benefits continue to feature highly, especially Universal Credit, and this information is shared with Citizens Advice in support of their national campaigns and work with the Department for Work & Pensions. Other issues identified by analysing the data include supporting terminally ill clients with applying for benefits, the Habitual Residency Test for Universal Credit claimants, and domestic abuse – which led to us improving our relationships with support organisations to help assist victims who come forward to Citizens Advice Birmingham.

The Group has also discussed options for partnership working with academic institutions to support research opportunities. We are

already assisting Sheffield Hallam University with a longitudinal research project, and earlier this year we were asked to participate in a Universal Credit project with Citizens Advice Newcastle, Newcastle University and Aston University. Moving forward we wish to build on this partnership working to help support the Research & Campaigns part of the work we do at Citizens Advice Birmingham.

We also use social media, especially Twitter, to draw attention to national campaigns and issues of interest to the local community, which cover topics ranging from scams awareness and national energy saving weeks to how to claim Universal Credit and switching your energy supplier. The Research & Campaigns Group have created a calendar of events to help increase and better co-ordinate our social media campaigns by planning much further ahead and will be looking at other ways to maximise our social media presence in support of Research & Campaigns.

The coronavirus pandemic has presented many challenges for Citizens Advice Birmingham and our clients and will be a major theme for the Research & Campaigns Group to consider as we begin to return to some level of normality.



Cllr Gareth Moore

Our Finances

During the 2019/20 financial year, CAB delivered a financial surplus of £31,662 (2018/19: deficit of £14,832). This surplus arose primarily thanks to a new funding stream in the Universal Support project to provide help to new claimants of Universal Credit.

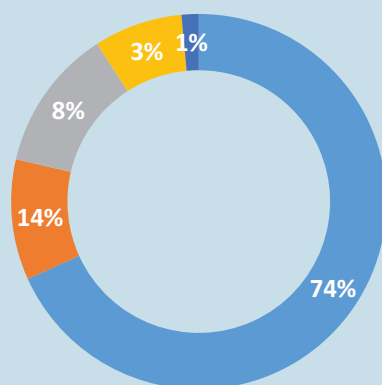
Income overall slightly increased by 9% to £1,970,708 compared to £1,807,159 in 2018/19, while over the same period expenditure increased by 3.4% to £1,939,046 from £1,875,548 in 2018/19, due to more staff employed to fulfil extra work commitments.

Expenditure on fixed assets capitalised during the year amounted to £NIL (2018/19: £NIL), in congruence with our capitalisation policy. Fixed assets are used for charitable purposes and enable staff and volunteers to provide an optimum service to the public.

There is an end of year restricted fund balance of £13,773 (2018/19: £31,375). This is accounted for by £13,773 left for the BCC Mental Health project, which is expected to be fully spent by March 2021.

The Reserves Policy requires at least three months' expenditure to be held as unrestricted designated funds, equating to £485,438 at budgeted 2020/21 expenditure levels. The unrestricted general free reserves at 31 March 2020 were £31,159 (2019: £38,304) after designating reserves of £910,438 (2019: £854,029). Restricted reserves at the end of the year amount to £13,773 (2019: £31,375).

Financial Expenditure Statistics



■ Staff & volunteer costs
 ■ Office & IT
 ■ Premises costs
 ■ Disbursements
 ■ Governance & other costs

Staff & volunteer costs	£1,444,973	74%
Office & IT	£ 266,579	14%
Premises costs	£ 151,732	8%
Disbursements	£ 57,669	3%
Governance & other costs	£ 18,093	1%



Financial Support for 2019-20

Generalist Advice

Birmingham City Council (Legal Entitlement Advice Services) – to 31/09/19

Birmingham City Council (Welfare Benefits and Debt Advice) – from 01/10/19

Birmingham & Solihull Clinical Commissioning Group

Universal Support (Help to Claim)

Eveson Charitable Trust

The Henry Smith Charity

Debt Advice

Money and Pensions Service

Severn Trent Trust Fund

Community Law Partnership

Benefits Advice

Birmingham City Council (Mental Health Support)

Macmillan Cancer Support

Donations

Eversheds Sutherland.

Sutton Coldfield Methodist Church

Regular donors

Clients

In kind support

Gateley PLC

DLA Piper

Weightmans LLP

Are you interested in supporting a particular project or would you like to thank Citizens Advice Birmingham for some advice you have been given?

Making a one-off donation is the perfect way to do this. Whatever you can afford will be much appreciated and will ensure we can continue to support those in most need in our city.

£15 will provide a telephone advice session to someone in need

£30 will provide an in-person advice appointment so that someone can move forward with their life

£125 will allow a specialist adviser to provide advice for a day for people in Birmingham

£1,500 will train one of our dedicated volunteers – although it can cost up to £3,000 to do this to a more specialist level

If you would like to donate online, please click the 'Donate Now' button on our website.

Alternatively, please send a cheque, made payable to Citizens Advice Birmingham, Ground Floor, Gazette Buildings, 168 Corporation Street, Birmingham B4 6TF.

If you want to donate to a particular project, please make this known at the time of your donation as any funds will otherwise be used to provide advice to as many people as possible.



Our Trustees

Our Trustees provide strategic support to the Chief Executive and her team and ensure the good governance of the charity's resources and assets on behalf of the people of Birmingham.

In 2019/20, our Trustees were:

Linden Thomas (Chair)
resigned 16/10/2019)

Paul Southon (Vice Chair)
appointed Chair 23/10/2019)

Abisola Latunji-Cockbill
(appointed Vice Chair 23/10/2019)

Elizabeth Alvey

Jill Lambert

Councillor Gareth Moore

Sunny Vashisht

Suneet Chavda (Hon.Treasurer)
resigned 31/03/2020)

Chaitali Desai

Liam Brooker

Tracie Pearce (resigned 28/01/2020)

Sundeep Gill

Stewart Crowe (appointed 10/12/2019)
(appointed Hon Treasurer 31/03/2020)

Lydia Stockdale (appointed 10/12/2019)

Lucy Vernal (appointed 10/12/2019)



“The thing about being on a board is that you’re part of a team. Details are examined and decisions are thoroughly discussed, so I never feel left on my own with things I’d never considered before. It’s okay to ask questions – they’re usually helpful to other trustees, and the whole point is to provide scrutiny and make sure all actions are well considered.

Using my skills and experience to help ensure that CAB continues to be there for people during extremely difficult moments in their lives feels like the right thing to be doing. My job involves working closely with executive teams, but actually being part of a board of trustees is giving me insight into the way governance is conducted and the nature of the decisions that need to be made. My role at CAB has definitely helped me to understand my clients on a new level, and that benefits me every day.”

Lydia Stockdale

Using our services

Telephone Advice Line:

03444 77 1010 (9.30am - 4.30pm, Monday - Friday)

Lines are open Monday to Friday from 9.30 am to 4.30 pm.

Calls to 034 numbers cost no more than calls to geographic (01 or 02) numbers

Textphone for the deaf/hard of hearing:

18001 03444 111445

Debt Helpline:

0300 3302 130

(9.00am - 3.00pm, Monday - Thursday; Friday 9.00am - 1.00pm)

Email: debthelp@bcabs.cabnet.org.uk

Help to Claim Advice:

0800 144 8444

8.00am - 6.00pm, Monday - Friday) Web chat: citizensadvice.org.uk/helptoclaim

Macmillan Benefits Helpline:

0300 3302 120

(9.00am - 4.00pm, Monday - Friday) Email: macmillan@bcabs.org.uk

Citizens Advice Consumer Service:

03454 040506 Website: www.adviceguide.org.uk

Our principles

Citizens Advice Birmingham provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Our aims

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives




Follow us on Twitter

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[Facebook.com/BirminghamCAB](https://www.facebook.com/BirminghamCAB)



Free, confidential advice. Whoever you are.

We help people find a way forward with their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality and challenge discrimination and harassment.

We're here for everyone.

As a charity, we rely on your support – whether it's through making a donation, arranging a fundraising event or choosing us as your organisation's Charity of the Year, you can make a real difference.

One day you might need us. Right now, we need you.

Please click on the 'Donate Now' button on our website and help us to ensure we can continue to support those in most need in our city.

www.bcabs.org.uk

